

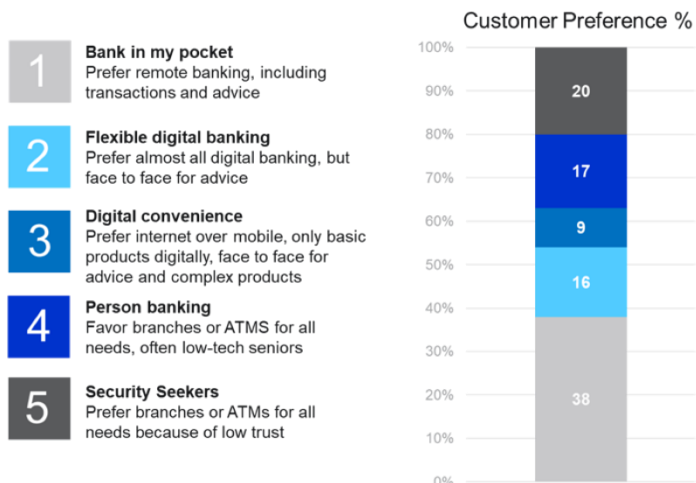


Consumers are still using branches. Cash is not going away. Cash consumes branches processes, increases operating costs and lengthens transaction times.

HYOSUNG CASH RECYCLERS fix all of that.

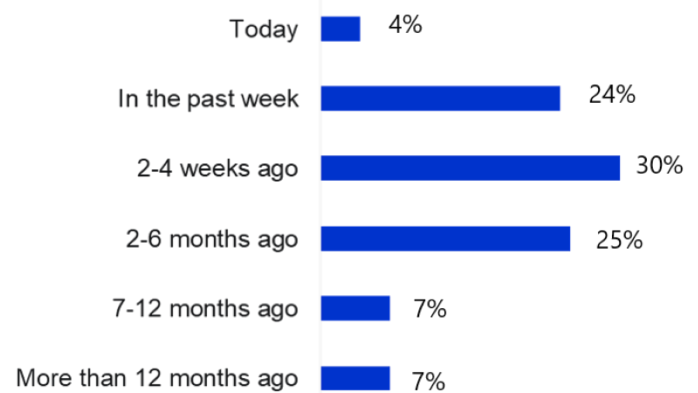
The branch is not dead

Over 50% of customers prefer branches and ATMs



Source: McKinsey, Reimagining the bank branch for the digital era, December 2017

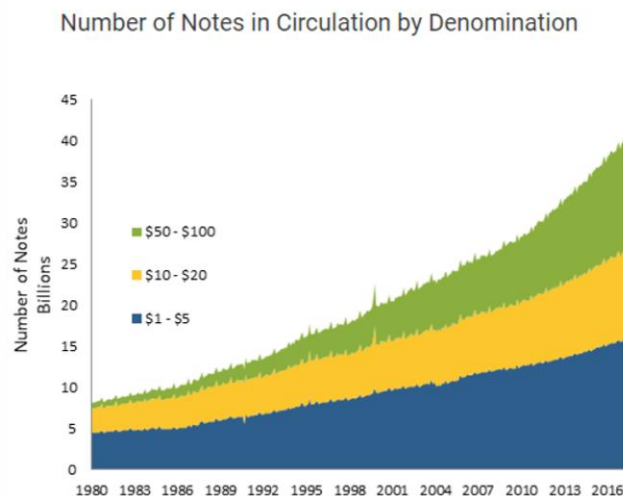
Last time consumers say they visited a physical bank branch



Source: 2017 Salesforce "Connected Banking Report Insights into the expectations of today's retail banking customer"

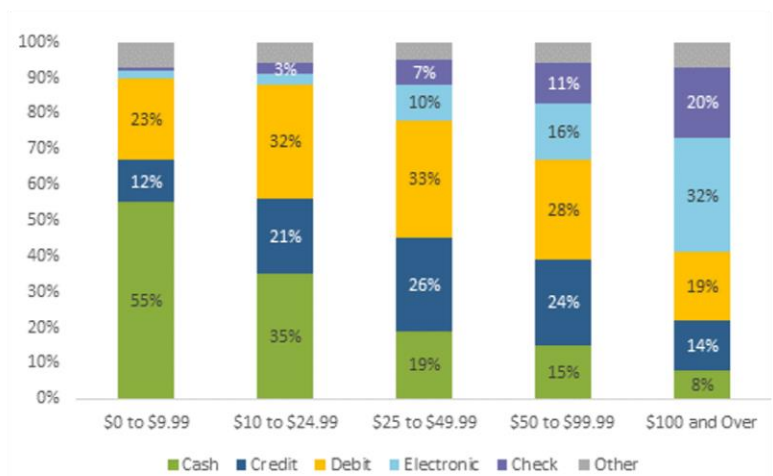
Cash is not going away

Since 2009, notes in circulation has grown by 5.6% (CAGR)



Source: Nov. 28, 2017 Understanding Consumer Cash Use: Preliminary Findings from the 2016 Diary of Consumer Payment Choice

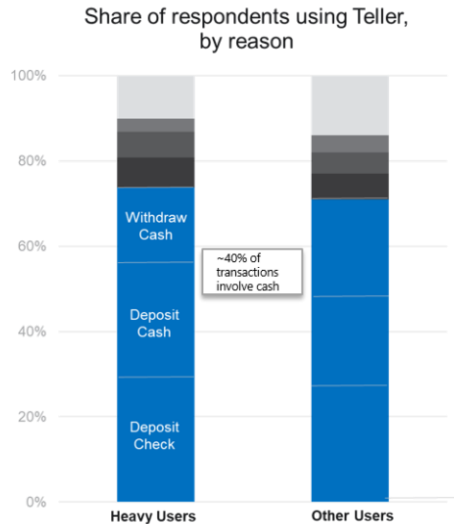
Cash is used most often for payments under \$25



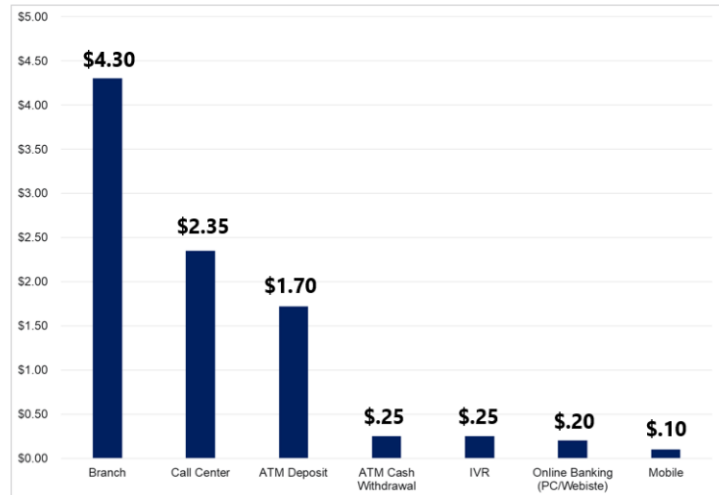
Routine transactions and cash impact branch costs

10 - 20% of branch users account for 60% of teller traffic AND a lot of cash

Cost per Transaction by Channel



Note: Heavy users of tellers average 4 or more transactions a month
Source: Customer Loyalty in Retail Banking 2016, Bain & Co. (n=5,271)



Sources: Best Practices in Delivery Channel Optimization, Idea5 June 26, 2017. 2011-2016: Combination of Studies by Idea5, FIServ, Tower Group, Javelin Strategy and Research



Cash Recyclers automate much of the time bank staff spends on cash drawers, currency counting, vault trips, and end of day balancing.



SECURE CASH

Our external Transit Cassette never exposes cash, tellers can load and remove cash without opening the safe



SELF AUDIT

The MS500 can audit itself, takes minutes and can be run at the best time for the branch



CAPACITY

Total capacity of over 12,000 with an overflow of 2850 notes that allows money to move in both directions



SPEED

With a market leading note speed of 12 notes per second for deposits and withdrawals, that adds up to significant time savings



CONTINUOUS FEED

The continuous feed allows for large amounts of bills



Branch operating costs can drop dramatically when cash is not handled by people



Introducing the FASTEST GROWING TCR in the US, the MS500 by Hyosung

For more information, contact:

PHOENIX

DIVERSIFIED GROUP, INC.

4 Edison Place, Fairfield, NJ 07004

973-575-4770

www.phoenixdivgroup.com